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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Bill DESANE
Serial No. : 09/882,992
Filed : June 14, 2001
For : BUSINESS METHOD FOR ACQUISITION OF
DEBTOR REAL ESTATE AND
RESTRUCTURING OF DEBT
Art Unit : 3624
Examiner : Steven R. Wasylchak

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

January 7, 2005

Sir:

In response to the Office Action dated September 9, 2004, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 9 of this paper.

I hereby certify that this correspondence and/or fee is being deposited with the United States Postal Service as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" on January 7, 2005.

STEINBERG & RASKIN, P.C.

BY:

Ginnette McPherson